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L32 and reinsurance	2

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DATE: Monday, March 06, 2006
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DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR

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L23: Entry 11 of 13

File: USPT

May 2, 2000

US-PAT-NO: 6058378

DOCUMENT-IDENTIFIER: US 6058378 A

TITLE: Electronic delivery system and method for integrating global financial services

DATE-ISSUED: May 2, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Clark; Barry Alan	Rutherford	NJ		
D'Onofrio; John	Staten Island	NY		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Citibank, N.A.	New York	NY			02

APPL-NO: 08/473976 [\[PALM\]](#)

DATE FILED: June 7, 1995

PARENT-CASE:

This application is a division of application Ser. No. 08/392,270 filed Feb. 22, 1995 now abandoned.

INT-CL-ISSUED: [07] [G06 F 157/00](#)

US-CL-ISSUED: 705/37

US-CL-CURRENT: [705/37](#)FIELD-OF-CLASSIFICATION-SEARCH: 395/237, 705/37, 705/10, 705/17, 705/18, 705/39
See application file for complete search history.

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	3596256	July 1971	Alpert	395/865
<input type="checkbox"/>	3727186	April 1973	Stephenson et al.	340/825.33
<input type="checkbox"/>	3833885	September 1974	Gentile et al.	235/379
<input type="checkbox"/>	3852571	December 1974	Hall et al.	235/379

<input type="checkbox"/>	<u>3938090</u>	February 1976	Borison et al.	235/380
<input type="checkbox"/>	<u>3956615</u>	May 1976	Anderson et al.	380/24
<input type="checkbox"/>	<u>4023013</u>	May 1977	Kinker	235/379
<input type="checkbox"/>	<u>4025760</u>	May 1977	Trenkamp	380/25
<input type="checkbox"/>	<u>4032931</u>	June 1977	Haker	341/23
<input type="checkbox"/>	<u>4075460</u>	February 1978	Gorgens	235/420
<input type="checkbox"/>	<u>4091448</u>	May 1978	Clausing	235/379
<input type="checkbox"/>	<u>4114027</u>	September 1978	Slater et al.	235/379
<input type="checkbox"/>	<u>4186438</u>	January 1980	Benson et al.	395/600
<input type="checkbox"/>	<u>4319336</u>	March 1982	Anderson et al.	395/375
<input type="checkbox"/>	<u>4493021</u>	January 1985	Agrawal et al.	395/200.16
<input type="checkbox"/>	<u>4536647</u>	August 1985	Atalla et al.	380/24
<input type="checkbox"/>	<u>4567359</u>	January 1986	Lockwood	235/381
<input type="checkbox"/>	<u>4688170</u>	August 1987	Waite et al.	395/500
<input type="checkbox"/>	<u>4727243</u>	February 1988	Savar	235/379
<input type="checkbox"/>	<u>4734858</u>	March 1988	Schlaflly	364/408
<input type="checkbox"/>	<u>4799156</u>	January 1989	Shavit et al.	
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<input type="checkbox"/>	<u>4858121</u>	August 1989	Barber et al.	364/406
<input type="checkbox"/>	<u>4903201</u>	February 1990	Wagner	
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<input type="checkbox"/>	<u>4933971</u>	June 1990	Bestock et al.	380/44
<input type="checkbox"/>	<u>4943995</u>	July 1990	Daudelin et al.	379/67
<input type="checkbox"/>	<u>4972463</u>	November 1990	Danielson et al.	379/91
<input type="checkbox"/>	<u>4989141</u>	January 1991	Lyons et al.	364/408
<input type="checkbox"/>	<u>4992940</u>	February 1991	Dworkin	364/401R
<input type="checkbox"/>	<u>5025373</u>	June 1991	Keyser, Jr. et al.	364/408
<input type="checkbox"/>	<u>5038284</u>	August 1991	Kramer	364/408
<input type="checkbox"/>	<u>5124909</u>	June 1992	Blakely	395/200.18
<input type="checkbox"/>	<u>5157717</u>	October 1992	Hitchcock	379/96
<input type="checkbox"/>	<u>5168446</u>	December 1992	Wiseman	364/408
<input type="checkbox"/>	<u>5195130</u>	March 1993	Weiss et al.	379/98
<input type="checkbox"/>	<u>5202826</u>	April 1993	McCarthy	364/405
<input type="checkbox"/>	<u>5220501</u>	June 1993	Lawlor et al.	364/408
<input type="checkbox"/>	<u>5231571</u>	July 1993	D'Agostino	364/408
<input type="checkbox"/>	<u>5262942</u>	November 1993	Earle	
<input type="checkbox"/>	<u>5265033</u>	November 1993	Vajk et al.	364/514C
	<u>5268838</u>	December 1993	Ito	

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<input type="checkbox"/>	<u>5287270</u>	February 1994	Hardy et al.	364/408
<input type="checkbox"/>	<u>5305200</u>	April 1994	Hartheimer et al.	364/408
<input type="checkbox"/>	<u>5351186</u>	September 1994	Bullock et al.	364/401R
<input type="checkbox"/>	<u>5424938</u>	June 1995	Wagner et al.	
<input type="checkbox"/>	<u>5436966</u>	July 1995	Barrett et al.	
<input type="checkbox"/>	<u>5448471</u>	September 1995	Deaton et al.	
<input type="checkbox"/>	<u>5457797</u>	October 1995	Butterworth et al.	
<input type="checkbox"/>	<u>5497317</u>	March 1996	Hawkins et al.	

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1087313	October 1980	CA	
1138994	January 1983	CA	
2025748	March 1991	CA	
2069955	June 1991	CA	
1311732	December 1992	CA	
0003756	September 1981	EP	
0014313	May 1983	EP	
0033833	February 1984	EP	
0020507	January 1986	EP	
0072183	June 1988	EP	
0348959	January 1990	EP	
0107865	March 1990	EP	
0117124	April 1991	EP	
75/4548	July 1975	ZA	
80/0109	January 1980	ZA	
80/0111	January 1980	ZA	
83/1146	February 1983	ZA	
85/4878	June 1985	ZA	
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1324616	July 1973	GB	
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Barbara Howard, "The Trade: Technology Aims to Take the Final Step", Institutional Investor, v 25, n 1, pp. 15-16, Jan. 1991.

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ART-UNIT: 278

PRIMARY-EXAMINER: Poinvil; Frantzy

ATTY-AGENT-FIRM: Marcou; George T. Kilpatrick Stockton LLP

ABSTRACT:

A method for integrating a plurality of financial services provided at different geographical locations and in different time zones, and electronic delivering such services directly to a customer facility at any time requested by the customer. Customers connect to the system whenever desired to access each of the services, and messages are stored and routed between the customers and each of the service providers at the respective times when the customers' facilities and the service providers' facilities are operative. The system can interface with a customer's stand-alone personal computer, local area network, and/or mainframe computer. A variety of security functions provide different levels of access to the services for different customers.

18 Claims, 30 Drawing figures

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